

In re:  
Henreitta Campell  
Debtor

Case No. 24-12909-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 19, 2024

User: admin  
Form ID: 3091

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:

Recip ID	Recipient Name and Address
db	+ Henreitta Campell, 1854 Nolan Street, Philadelphia, PA 19138-1208
14917701	+ Bank of Amwrica, 201 North Tryon, Charlotte, NC 28255-0001
14917702	+ Bankers Healthcare Group, PO Box 332509, Murfreesboro, TN 37133-2509
14917709	+ Comenity Capital Bank/JSSCLNDN, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
14917710	+ Comenity/ASHSTWRT, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
14917717	+ FB&T Mercury Financial, PO Box 84064, Columbus, GA 31908-4064
14917721	+ Lendmark Financial Services, 42 East Germantown Pike, Norristown, PA 19401-1512
14917730	One Main Financial, 1001 West Cheltenham Avenue, Suite 101, Elkins Park, PA 19027-3287
14917732	+ Philadelphia Federal Credit Union, 1206 Chestnut Street, Philadelphia, PA 19107-4805
14917735	+ RBS Citizens NA, 6 Corporate Drive, Shelton, CT 06484-6270
14917743	USAA Credit Card Services, PO Box 8337, Carol Stream, IL 60197-8337

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: midusa1@comcast.net	Sep 19 2024 23:57:00	MICHAEL D. SAYLES, Sayles and Associates, 427 West Cheltenham Avenue, Suite #2, Elkins Park, PA 19027-3201
tr	+ Email/Text: bncnotice@ph13trustee.com	Sep 19 2024 23:58:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Sep 19 2024 23:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 20 2024 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 19 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Sep 19 2024 23:59:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14917700	^ MEBN	Sep 19 2024 23:55:56	Bank of America, PO Box 653064, Dallas, TX 75265-3064
14917703	+ Email/PDF: MarletteBKNotifications@resurgent.com	Sep 20 2024 00:06:06	Best Egg, PO Box 42912, Philadelphia, PA 19101-2912
14919678	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 19 2024 23:57:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
14917704	+ EDI: CAPITALONE.COM	Sep 20 2024 03:53:00	Capital One, PO box 31293, Salt Lake City, UT

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			84131-0293
14917705	+ EDI: CAPITALONE.COM	Sep 20 2024 03:53:00	Capital One/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
14917707	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 19 2024 23:57:00	Citizens Bank, PO Box 18204, Bridgeport, CT 06601-3204
14917708	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 19 2024 23:57:00	Citizens Card services, PO Box 42010, Providence, RI 02940-2010
14917711	+ EDI: WFNNB.COM	Sep 20 2024 03:53:00	Comenity/Total Rewards Visa Card, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
14917712	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 20 2024 00:07:06	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14917713	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 20 2024 00:18:32	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
14917714	+ Email/Text: docs@creditworksonline.com	Sep 19 2024 23:57:00	Creditworks LLC, 3191 Coral Way, Miami, FL 33145-3213
14920871	EDI: DISCOVER	Sep 20 2024 03:53:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14917718	Email/Text: BNSFN@capitalsvcs.com	Sep 19 2024 23:58:00	First National Credit CA, 1500 S. Highline Avenue, Sioux Falls, SD 57110
14917719	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Sep 19 2024 23:58:00	Freedom Credit Union, 626 Acksonville, Suite 250, Warminster, PA 18974-4862
14917706	EDI: JPMORGANCHASE	Sep 20 2024 03:53:00	Chase Freedom Unlimited, PO Box 6294, Carol Stream, IL 60197-6294
14917720	EDI: JPMORGANCHASE	Sep 20 2024 03:53:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
14919021	Email/Text: bk@lendmarkfinancial.com	Sep 19 2024 23:57:00	LENDMARK FINANCIAL SERVICES, 2118 USHER STREET, COVINGTON, GA 30014
14924064	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 20 2024 00:07:29	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14917722	Email/Text: Mercury@ebn.phinsolutions.com	Sep 19 2024 23:58:00	Mercury Card, PO Box 70168, Philadelphia, PA 19176-0168
14917723	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 20 2024 00:07:26	Merrick Bank Corp., PO Box 9201, Old Bethpage, NY 11804-9001
14917724	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 19 2024 23:58:00	Mr. Cooper, PO Box 818060, Cleveland, OH 44181-8060
14917725	Email/Text: nsm_bk_notices@mrcooper.com	Sep 19 2024 23:58:00	Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
14917726	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 19 2024 23:58:00	Mr. Cooper, 5801 Postal Road, Cleveland, OH 44181-2184
14917727	EDI: NFCU.COM	Sep 20 2024 03:53:00	Navy Federal Credit Union, PO Box 3502, Merrifield, VA 22119-3100
14917728	+ EDI: NFCU.COM	Sep 20 2024 03:53:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
14917729	+ EDI: AGFINANCE.COM	Sep 20 2024 03:53:00	One Main, PO Box 1010, Evansville, IN 47706-1010
14917731	+ Email/Text: bkrgeneric@penfed.org	Sep 19 2024 23:57:00	Pentagon FCU, PO Box 1432, Alexandria, VA 22313-1432
14917733	+ Email/Text: bankruptcy@pnfp.com	Sep 19 2024 23:59:00	Pinnacle, 150 Third Avenue South, Suite 900, Nashville, TN 37201-2034
14917734	Email/Text: bankruptcy@pnfp.com	Sep 19 2024 23:59:00	Pinnacle Bank, PO Box 292487, Nashville, TN

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14917737	+ EDI: SYNC	Sep 20 2024 03:53:00	37229-2487 SYNCB/Wal-Mart, PO Box 71746, Philadelphia, PA 19176-1746
14917736	+ Email/PDF: SoFiBKNotifications@resurgent.com	Sep 20 2024 00:07:03	Sofi Bank, 2750 East Cottonwood Parkway Suite 300, Salt Lake City, UT 84121-7285
14917738	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 19 2024 23:58:00	TBOM//Fortiva, PO Box 105555, Atlanta, GA 30348-5555
14917740	+ Email/Text: dbogucki@trumark.org	Sep 19 2024 23:59:00	Trumark Financial, PO Box 8127, Fort Washington, PA 19034-8127
14917739	+ Email/Text: dbogucki@trumark.org	Sep 19 2024 23:59:00	Trumark Financial, 335 Commerce Drive, Fort Washington, PA 19034-2701
14917741	Email/Text: bknotice@upgrade.com	Sep 19 2024 23:57:00	Upgrade, 2 North Central Avenue, Suite 10, Phoenix, AZ 85004
14917715	EDI: USBANKARS.COM	Sep 20 2024 03:53:00	Elan Financial, CB Disputes, PO Box 108, Saint Louis, MO 63166
14917716	EDI: USBANKARS.COM	Sep 20 2024 03:53:00	Elan Financial Services, PO Box 790084, Saint Louis, MO 63179-0084
14917742	+ EDI: USAA.COM	Sep 20 2024 03:53:00	USAA, 10750 McDermott Freeway, San Antonio, TX 78288-1600
TOTAL: 44			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL D. SAYLES	on behalf of Debtor Henreitta Campell midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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<b>Information to identify the case:</b>			
Debtor 1:	Henreitta Campell		Social Security number or ITIN: xxx-xx-1740
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 8/20/24
Case number:	24-12909-amc		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Henreitta Campell	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1854 Nolan Street Philadelphia, PA 19138	
<b>4. Debtor's attorney</b> Name and address	MICHAEL D. SAYLES Sayles and Associates 427 West Cheltenham Avenue, Suite #2 Elkins Park, PA 19027-3201	Contact phone (215) 635-2270 Email: midusa1@comcast.net
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 9/19/24

**For more information, see page 2**

Debtor **Henreitta Campell**

Case number **24-12909-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 1, 2024 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	<b>Location:</b> <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 12/31/24</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 10/29/24</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 2/16/25</b></td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 12/31/24</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 10/29/24</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 2/16/25</b>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$700.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>11/12/24 at 10:00 AM</b> , Location: <b>HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003</b>															
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.															